

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Lakeview Loan Servicing, LLC

In Re:
Anthony O. Muns & Deborah Muns,

Debtors.



Order Filed on March 16, 2017
by Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-12495-JNP

Adv. No.:

Hearing Date: 2/21/2017 @ 10:00 a.m..

Judge: Jerrold N. Poslusny, Jr.

**ORDER SETTING AMOUNT OF POST-PETITION ARREARS TO BE PAID
THROUGH PLAN & RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 16, 2017

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Anthony O. Muns & Deborah A. Muns

Case No: 16-12495-JNP

Caption of Order: ORDER SETTING AMOUNT OF POST-PETITION ARREARS TO BE PAID
THROUGH PLAN AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 2854 Polk Avenue, Camden, NJ 08105, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Eric Clayman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 21, 2016, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 1, 2016 through February 1, 2017 for a total post-petition default of \$5,745.00 (6 @ \$957.50); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,745.00 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors' plan confirmed January 4, 2017, provided for payment of pre-petition arrears in the amount of \$3,353.65 and post-petition arrears of \$8,000.00 for a total of \$11,253.65, which overpays Secured Creditor for post-petition arrears;

It is further **ORDERED, ADJUDGED and DECREED** that as of February 1, 2017, the total amount to be paid to Secured Creditor through the plan is **\$9,098.65**, consisting of \$3,353.65 in pre-petition arrears and \$5,745.00 in post-petition arrears; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2017, directly to Secured Creditor's servicer, M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Anthony O. Muns
Deborah A. Muns
Debtors

Case No. 16-12495-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2017.
db/jdb +Anthony O. Muns, Deborah A. Muns, 2854 Polk Avenue, Camden, NJ 08105-4020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor U.S. Bank, National Association, as Trustee, et. C dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman on behalf of Joint Debtor Deborah A. Muns jenkins.clayman@verizon.net
Eric Clayman on behalf of Debtor Anthony O. Muns jenkins.clayman@verizon.net
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert J. Malloy on behalf of Creditor South Jersey FCU ecf.rjmalloylaw@gmail.com
TOTAL: 8